

AUDITOR GENERAL'S  
**REPORT OF BANKS.**



THE FOLLOWING LETTER AND REPORTS WERE READ

IN THE

*HOUSE OF REPRESENTATIVES,*

JANUARY 8, 1821.



HAMILTON & M'ILWAINE, PRINTERS.

*Auditor General's Office, 8th Jan. 1821.*

SIR,

The enclosed copy of the reports of the several Banks, incorporated in pursuance of the "Act regulating Banks;" is respectfully submitted to the House of Representatives, agreeably to the 15th section of the said act.

Very respectfully,

Your most obedient servant,

GEO. BRYAN.

*Honorable Speaker of the  
House of Representatives.*



# STATEMENT OF RETURNS

Made to the Auditor General, by certain Banks, in pursuance of the "Act regulating Banks," and laid before the Legislature agreeably thereto, on the 8th day of January, 1821.

## ALLEGHENY BANK OF PENNSYLVANIA—November 6th, 1820.

Specie, foreign depreciated notes, and bank certificates of deposit,	3,544 32	Capital stock received,	144,549
Turnpike notes,	16,777	Redeemed by debts,	26,506
			<u>118,043</u>
Bills and notes on curtailment and renewal,	21,685	Dividends unclaimed,	1,269 02
Do. do. in suit,	67,225 51	Surplus undivided,	403,72
Do. redeemed on bond and pledges of stock,	44,707 22		<u>119,715 74</u>
		Bank notes in circulation,	9,682 19
		Due to other banks,	18,185 27
Due by banks, corporations, &c.	133,617 73	Due to depositors,	24,453 95
	18,098 10		<u>42,639 22</u>
			<u>\$172,037 15</u>

No real property. Personal property to the amount of about 250  
 No dividend declared in May last.

A dividend was declared on the first Monday of Nov. last, at the rate of one per cent. amounting to (on the stock paid in according to rule,) 1,104 80

# Statement of Returns, &c.

BANK OF BEAVER—November 6th, 1820.

Bills discounted outstanding,

Bonds,

Judgments,

Real estate,

Silver,

Notes of other banks,

Due from banks,

41,874 32 Stock paid in,  
34,434 06 Notes in circulation,  
36,431 92 Dividend declared this day,  
2,279 64 Dividends unclaimed,  
293 47 Dividend of 8 per cent. to state,  
240 Profit and loss,  
20 12 Deposits,

\$115,573 53

79,000  
11,174  
395  
780 13  
31 60  
3,722 22  
20,470 58  
\$115,573 53

On the first Monday of Nov. 1820, a dividend of one half per cent. was declared on 79,000 dollars, being 395  
the amount of stock paid in, amounting to, 236 05  
The personal property of the Bank consists of a desk, table, chairs, iron chest, gold scales, &c. which cost,



# Statement of Returns, &c.

## BANK OF CHAMBERSBURG—November 6th, 1820.

Bills and notes outstanding,	244,689	64	Capital received,	246,630
Judgments,	108,516	93	Bank notes in circulation,	61,061
Specie and notes of banks paying specie,	15,541	21	Dividends unpaid, including the dividend of	
Due by banks and other corporations,	23,626	49	to day,	10,998 17
			Due banks and individual depositors,	73,685 10
				<hr/>
				\$392,374 27

No real property. Personal property valued at 300 dollars.  
May dividend and November three per cent. each.

May,	7,574 25
November,	7,404 15
	<hr/>
	\$14,978 40

**BANK OF CHESTER COUNTY—November 6th, 1820.**

[illegible]

\* The personal property of the bank is valued at 300 dollars, but is not entered as an item in the above account, the amount having long since been deducted out of the profits of the institution.

A dividend was declared on the first day of May last of 3 per cent. for 6 months, amounting to, Do. do. November 6th, 1820, of  $3\frac{1}{2}$  per cent.

2,700
3,150
<hr/>
5,850



# Statement of Returns, &c.

## CARLISLE BANK—November 6th, 1820.

Bills discounted,	190,685	Capital,	163,420
Banking house and lot,	12,550	Notes in circulation,	23,422
Cash in specie, bank and United States stock,	33,237	Balances due other banks,	5,363
Balance due from other banks,	485	Amount of individual deposits, unclaimed dividends, and surplus profits, including dividend declared this day,	46,044
Foreign bank notes,	1,292		
	<hr/>		<hr/>
	\$238,249		\$238,249

A dividend was declared on the 1st Monday of May last at the rate of 6 per cent. per annum, amounting to 4,804 65  
 Dividend declared this day at the same rate, amounting to 4,815 75

# Statement of Returns, &c.

## CENTRE BANK OF PENNSYLVANIA—November 6th, 1820.

Bills and notes remaining unpaid,	28,068 89	Stock paid in,	159,610
Bonds with mortgages and judgment bonds,	202,440 06	Dividends unclaimed,	6,330 79
Real estate,	3,000	Do. declared this day,	4,788 30
Bank stock,	2,870		
Due by other banks,	7,935 42	Amount of bank notes in circulation,	11,119 09
Specie,	14,072 05	Due to other banks,	32,550
Foreign notes,	1,535	Due the government U. States,	41,253 11
		Due the state Pennsylvania tax on the dividend of last year,	8,130 66
		Money deposited,	766 13
			6,492 43
			<u>8259,921 42</u>

Real estate valued at 3,500. Personal property 400.

A dividend was struck on the 1st Monday of May last at the rate of 6 per cent. per annum, amounting to 4,788 30

Do. struck this day at the same rate per cent. per annum, amounting to, 4,788 30



# Statement of Returns, &c.

## COMMERCIAL BANK OF PENNSYLVANIA—November 6th, 1820.

To capital stock,  
Bank notes in circulation,  
Due to other banks,  
Deposits including contingent fund,  
Discounts,

1,000,000  
112,869  
131,988 47  
242,272 63  
30,575 42

By bills discounted,  
Commercial bank stock,  
Due from other banks,  
Notes of other banks,  
Specie, gold and silver,  
Banking house and lot,  
Expenses,

1,047 606 84  
200,000  
73,926 53  
31,662  
139,335 50  
20,000  
5,174 65

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\$1,517,705 52

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\$1,517,705 52

# Statement of Returns, &c.

## BANK OF DELAWARE COUNTY—November 6th, 1820.

To capital stock paid in,	77,430	By bills and notes on loan and stock,	161,481 42
Delaware county notes on hand,	62,120	Expenses,	754 37
Do. do. in circulation,	67,300	Real estate in Chester,	10,354 35
Balance of surplus fund,	3,076 14	Amount due from Philadelphia banks,	4,456 08
Dividends unclaimed,	1,593 80	Amount of cash in bank, viz.	
Discount and interest received,	4,449	Specie,	24,436 25
Money of depositors,	54,574 03	Notes,	69,060 50
			<hr/> 93,496 75
			<hr/> \$270,542 97
Rate and amount of dividends declared in the present year, viz.			
May 4 per cent. on 77,430 capital stock paid in,			3,097 20
Nov. do. do. do.			3,097 20
			<hr/> \$6,194 40









# Statement of Returns, &c.

## FARMERS BANK OF LANCASTER—November 6th, 1820.

Stock,	600,000	Bills discounted and outstanding,	706,420 41
Bank notes in circulation,	199,215	Bank Stock,	33,200
Dividends due,	21,466 19	Banking house and other property,	21,932 06
Due to State of Pennsylvania for tax on dividend.	2,880	Notes of other Banks,	14,933
Due to Banks,	217 50	Specie,	65,259 74
Profits undivided,	27 79	Due from other Banks,	37,883
Deposits,	55,821 73		
	<u>\$ 879,628 21</u>		<u>\$ 879,628 21</u>

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Amount of dividends during the preceding year, ending the 6th Nov. 1820, at the rate of 6 per cent. \$36,000

## Statement of Returns, &amp;c.

## FARMERS BANK OF READING—November 6th, 1820.

Amount of stock paid in,	300,350	Amount of bills discounted,	307,795	96
Amount of notes in circulation,	53,127	Bonds,	25,303	24
Balances due to other Banks,	17,589	Bank Stock,	34,581	
Deposits, &c.	18,014	Real estate,	14,641	
		Foreign notes,	1,400	
		Specie,	5,359	21
			<hr/>	
			\$389,080	41

1820, May 1st, Dividend declared at the rate of 4 per cent. per annum, amounting for 6 months to	\$5,324	76
1820, Nov. 6th, Dividend declared at the rate of 1 per cent. per annum, amounting for 6 months to	1,328	79
	<hr/>	
	\$6,653	55



# Statement of Returns, &c.

## BANK OF GETTYSBURG—November 6th, 1820.

To bills discounted,	204,749 46	By capital,	133,133
Judgments and mortgages,	41,655 71	Dividends unpaid,	502 73
Specie,	13,457 51	Bank notes in circulation,	40,525
Foreign paper and debts due from other Banks,	10,307 66	Amount due to other banks, and individual depositors,	97,139 39
Expenses,	1,129 78		
	<hr/>		<hr/>
	\$271,300 12		\$271,300 12

15

Dividend declared, including the 1st Monday in May, 1820, of 2½ per cent. for 6 months,	2½	
Ditto do do		
	<hr/>	
	3,818 82½	
	3,328 32½	
	<hr/>	
	\$7,147 15	





# Statement of Returns, &c.

## HARRISBURG BANK—November 6th, 1820.

To bills discounted,	323,800 63	By capital stock paid in,	159,525
Real estate, &c.	29,519 42	Stock cancelled,	2,500
Notes of other banks,	15,108 58		<hr/> 157,025
Specie,	22,572 19	Notes in circulation,	81,210 65
Due from other banks,	40,982 59	Bond payable to the Philadelphia bank	
18 shares of Harrisburg bridge stock,	360	for the purchase of their late office of	
		Discount and Deposit at this place,	
		due March 29th, 1821,	30,727
		Do. due Sept. 29th, 1821,	30,732 37
		Do. due March 29th, 1822,	30,727
			<hr/> 92,186 37
		Do. due to other banks,	14,905 23
		Do. due to depositors,	79,605 96
		Dividends undemanded,	1,470 16
		Nett profits since May last,	5,940 04
			<hr/> \$432,343 41
Dividend declared first Monday of May, 1820, on 159,525, at the rate of 6 per cent. per annum,			4,785 75
Do. do. Nov. 157,025, do. do. do.			4,710 75
			<hr/> \$9,496 50

# Statement of Returns, &c.

## HUNTINGDON BANK—November 6th, 1820.

Specie,	7,795	96	Stock paid in,	123,122	50
Foreign notes,	665		Notes in circulation,	15,400	
Bank stock (Huntingdon,)	27,810		Small checks, do.	1,652	
Real estate, viz. banking house and lot,	1,600		Due to other banks,	13,378	13
Due by other banks,	607	01	Surplus fund,	15,439	34
Bills, notes and judgments,	154,323		Deposits, including dividends unpaid,	23,809	
				<u>\$192,800</u>	<u>97</u>

Personal property owned by the bank, consisting of furniture, &c. not included in the above statement, valued at \$300  
 Note—Dividend declared on the first Monday Nov. 1820, upon the amount entitled thereto, 2,858 62½  
 Rate of dividend 3 per cent. per annum. No dividend declared on the first Monday of May, 1820.



# Statement of Returns, &c.

LANCASTER BANK--November 6th, 1820.

Capital,  
Notes in circulation,  
Dividends unclaimed,  
Tax to State,  
Discounts, deducting expenses,  
Due to other banks,  
Deposits,

161,525  
60,360  
5,868 48  
754 14  
4,672 97  
389 80  
10,066 85  

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\$243,637 24

Bills discounted,  
Notes of other Banks,  
Specie,  
259 shares L. B. stock,

219,054 24  
4,478  
13,630  
6,475  

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\$243,637 24

Dividend 1st Monday in May, 4,771 58, rate of 6 per cent. per annum. *its*  
Dividend 1st Monday in Nov. 4,655 20, rate of 5 8-10 per cent. per annu

# Statement of Returns, &c.

## MARIETTA AND SUSQUEHANNA TRADING COMPANY—November 6th, 1820.

To amount of capital stock paid in,	263,640	By amount of bills discounted,	188,898
Notes in circulation,	24,842	Judgments and mortgages,	177,275 55
Due other Banks,	23,937 15	Real estate,	9,565 61
Dividends unpaid,	19,128 98		
Due depositors,	44,191 03		
	<hr/>		<hr/>
	\$375,739 16		\$375 739 16

20

May 8th, 1820, no dividend declared.

Nov. 6th, 1820, Dividend of three cents per share, declared on eight thousand three hundred and thirty shares, amounting to \$249 90

# Statement of Returns, &c.

## MECHANICS' BANK OF THE CITY AND COUNTY OF PHILADELPHIA—November 6th, 1820.

To amount of capital stock,	530,300	By bills discounted,	434,500
Notes in circulation,	62,800	Stock of the bank,	77,400
Due other banks,	26,700	Specie, gold and silver,	75,300
Surplus funds,	27,600	Notes of other banks,	29,500
Deposits,	132,300	Due from other banks,	97,700
		Contingent accounts,	27,200
		Expense,	3,800
		Estate,	34,300
	<hr/>		<hr/>
	\$779,700		\$779,700

21

Amount of dividend declared November 6th, 1820.

\$3,110 90



# Statement of Returns, &c.

## MONONGAHELA BANK OF BROWNSVILLE—November 6th, 1820.

To capital stock,	102,123	By real property,	5,261 76
Surplus fund,	1,404 13	Personal do.	150
Foreign banks,	821 09	Foreign banks,	2,736 81
Bank notes in circulation,	24,112	Bills and notes outstanding,	129,560 01
Deposits,	25,573 05	Monongahela Bank of Brownsville stock,	90
		Foreign bank paper,	4,732
		Specie,	11,502 69
			<hr/>
			\$154,033 27

22

Amount of dividends made to the stockholders subsequent to the 1st of January, 1820.

May 1st, 1820, capital paid 102,123, on which was declared two and a half per cent.	2,553 07	204 24
Tax to the state of Pennsylvania, viz. 8 per cent. on the dividend,		
Nov. 6th, 1820, capital paid 102,123, on which was declared two and a half per cent.	2,553 07	204 24
Tax to the state of Pennsylvania, viz. 8 per cent. on the dividend,		
		<hr/>
	\$5,106 14	\$408 48

# Statement of Returns, &c.

## BANK OF MONTGOMERY COUNTY—November 6, 1820.

To amount of capital stock,	76,465	By amount of bills discounted,	142,313 13
Notes in circulation,	80,583	Real estate,	4,500
Dividend declared this day,	2,293 95	Due from other Banks,	9,729 24
Tax to state,	366 66	Specie,	20,426 42
Dividends unclaimed,	309 85		
Contingent fund,	2,834 75		
Depositors,	14,115 58		
	<hr/>		
	\$176,968 79		<hr/>
			\$ 176,968 79

23

### Rate and amount dividends declared in the present year, viz.

May—3 per cent on \$76,310 capital paid in  
 Nov.—3 do do 76,465

Personal property of small value paid out of surplus fund.

2,289 30  
 2,293 95

# Statement of Returns, &c.

## NORTHAMPTON BANK—November 6th, 1820.

To capital stock, 2500 at \$50 per share,	125,000	By amount due on capital stock, \$12,950	
Bank notes in circulation,	48,990	of Northampton Bank stock, 13,185	
Dividends unpaid, including dividend No. 12			26,135
this day declared,	3,639 50	Real estate, banking house, &c. included,	28,736 23
Amount due the state of Pennsylvania, 8 per		Bills discounted, outstanding, including	
cent. on dividend No. 11, and the one this	482 11	bills and judgments, under the 9th sec-	
day declared,	4,106 66	tion of the act regulating Banks,	101,925 58
Amount due depositors,	230 50	Amount due by Philadelphia Banks,	4,640
Balance of profit and loss,		Notes of Philad. & other Banks, \$7,224 10	
		Specie,	13,787 86
			<hr/> 21,011 96
	Dollars 182,448 77		<hr/> Dollars 182,448 77

N. B. Amount of dividend declared on the 1st Monday of May, 1820, at 6 per cent. per annum, \$3,046 95  
on the 1st Monday of Nov. 1820, at 6 per cent. per annum, 2,979 45



# Statement of Returns, &c.

## NORTHUMBERLAND, UNION AND COLUMBIA BANK—November 6th, 1820.

Specie on hand,	290	06	Capital stock received,	117,244	84
Notes of other Banks,	480		Contingent fund,	5,000	
Bills, notes and judgments,	141,424	30	Profit and loss, balance,	301	28
Bank house and lot,	4,000		Dividends unclaimed,	1,872	02
Stock of the Lewisburg Bridge Co.	2,000		Bank notes in circulation,	9,899	50
Ditto of the North'd. Union & Columbia Bk.	14,345		State tax on dividends No. 10 & 11,	234	35
Due from Banks,	127	97	Due to Banks,	13,828	73
			Due depositors,	14,286	61
				<hr/>	
				\$162,667	33
				<hr/>	
				\$162,667	33

4

A dividend was declared on the first Monday of May last, at the rate of 4 per cent. per annum, amt'g to 2,343 49  
Ditto declared this day at the rate of 1 per cent. per annum, amounting to 586 22

# Statement of Returns, &c.

## BANK OF NORTHERN LIBERTIES—November 6th, 1820.

Bills, notes and bonds,	523,805	39	Capital paid in,	250,000
Banking-house, lot and furniture,	10,000		Notes in circulation,	231,400
Stocks,	6,613	09	Deposits,	202,757
Specie,	142,421	73	Contingent fund,	38,772
Notes of other banks,	64,195	43	Profit and loss,	2,710
Due from other banks,	18,728	06	Bank dividends unclaimed,	12,518
			State tax on dividends, Nos. 11 and 12,	1,600
			Due to other banks,	26,004
				10
				<hr/>
				\$765,763
				70

26

20,000

The dividends of May and November last, each 4 per cent. on the capital paid in, is

# Statement of Returns, &c.

## NORTH WESTERN BANK OF PENNSYLVANIA—November 6th, 1820.

Bills discounted,	129,902 26	Stock paid in,	77,688 32
Real estate,	2,679 53	N. W. Bank notes in circulation, including	
N. W. bank stock,	14,040	endorsed notes,	56,854
Due by the Philadelphia Bank,	38 84	Balance of dividends Nos. 1, 2, 3, 4, 5, 6, 7,	
Specie,	292 56	8 and 9, unpaid,	510 74
		Dividend No. 10, declared this day,	2,330 64
		Contingent fund,	7,875 50
		Money of depositors,	1,693 99
			<hr/>
	\$146,953 19		\$146,953 19

27

Rate and amount of dividend for the preceding year ending this day, viz. Nov. 6th, 1820, 3 per cent. 2,330 64



# Statement of Returns, &c.

## BANK OF PITTSBURG—November 6th, 1820.

Bills and notes discounted,	458,405 92	Stock paid,	340,465 50
Real estate,	3,000	Pittsburg notes in circulation,	70,187
Judgments,	2,765 03	Contingent fund,	21,100 50
Due by sundry banks,	34,196 31	Unclaimed dividends,	3,300 60
Notes of other banks,	12,449	Dividend declared this day,	10,191
Specie,	41,283 80	Tax to commonwealth,	1,629 72
		Due to sundry banks,	7,645 14
		Deposits, ,	97,580 60
	<hr/>		<hr/>
	\$552,100 06		\$552,100 06

28

On the 1st Monday of May, 1820, a dividend of 3 per centum for the half year ending on that day,	10,180 50
Do. Nov. do. do. this day,	10,191
	<hr/>
Total amount of dividends,	\$20,371 50

# Statement of Returns, &c.

## UNION BANK OF PENNSYLVANIA—November 6th, 1820.

Bills discounted outstanding,	167,047	Stock paid in,	124,792
Silver and gold,	11	Notes in circulation,	25,064
Foreign notes,	1,199	Discounts since May last,	4,274
Due from individuals,	5,232	Due other banks,	19,697
Real estate,	7,607	Deposits,	7,269
	<u>\$181,096</u>		<u>\$181,096</u>

A dividend was declared first Monday in May, 1820, on 124,792, of 4 per cent. amounting to  
 No dividend was declared in November last.

4,991 68

# Statement of Returns, &c.

## SCHUYLKILL BANK—November 6th, 1820.

Amount of capital stock,	400,000	Amount of bills discounted,	459,039 94
Ditto	2,282 50	Real estate,	49,909 60
Dividends unclaimed,	12,000	Due from sundry Banks,	165,396 89
Dividend declared this day,		Of U. States 6 & 7 per cent. stock,	25,303 20
Schuykill Bank notes in circulation,	190,541	Schuykill Bank stock,	11,612 50
Due to sundry Banks,	149,386 98	Mississippi do.	5,669 50
Depositors,	293,222 04	Loan to corporation,	4,300
Balance surplus fund,	8,601 81	<i>Cash on hand, viz.</i>	
		Specie, gold and silver,	\$147,006 19
		Notes of other Banks,	187,796 51
			<hr/> 334,802 70
			<hr/> \$1,056,034 33

20

## Rate and amount of dividends declared in the present year, viz.

May 1st, 1820, 3 per cent. on capital of \$400,000,	\$12,000
Nov. 6th do.	12,000



# Statement of Returns, &c.

## SILVER LAKE BANK—November 6th, 1820.

To stock paid in	65,898 30	By notes discounted, outstanding,	105,297 42
Silver Lake bills in circulation,	34,868	Notes of other Banks,	446
Dividends unpaid,	1,765 55	Specie,	23 17
Surplus fund,	820 52	Real and personal property,	8,533 98
Tax due the Commonwealth,	61 34	Judgment liens paid by the Bank,	1,622 17
Due to Banks,	10,000	Stock of this Bank bought in & cancelled,	14,657
Deposits,	17,166 03		
	<hr/>		<hr/>
	\$130,579 74		\$130,579 74

31

Amount of dividend 1st Monday in May, 1820, for the 6 months preceding, at the rate of 2 per ct. per an. \$511 17  
Amount of dividend 1st Monday in Nov. 1820, for the 6 months preceding, at the rate of 1 per ct. per an. 255 58

Tax of 8 per cent.

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\$766 75  
61 34

## Statement of Returns, &c.

**BANK OF SWATARA--November 6th, 1820.**

**Bills receivable,  
Expenses,  
Bank of the United States,  
Foreign notes  
Specie,**

75,334	Stock,
1,832 98	Swatara notes in circulation,
8 92	Bills payable,
300	Dividends unpaid,
1,525 27	Individual deposits,
<hr/>	
\$879,001 17	

62,875	90
2,651	90
7,000	
925	25
5,549	02
<hr/>	
879,001	17

# WESTMORELAND BANK OF PENNSYLVANIA—November 6th, 1820.

Bills discounted,  
Real estate,  
Specie,  
Notes of other banks,

154276  
11,600  
12,142 13  
2,100

Stock paid,  
Notes in circulation,  
Contingent fund,  
Dividends unpaid,  
Discounts received,  
Money of depositors,

111,963  
21,323  
1,072 67  
817 19  
2,591 30  
42,350 97

\$180,118 13

\$180,118 13

On the 1st Monday of May, 1820, a dividend of 3 per cent. for the last half year was declared, amt'g. to 3,358 89  
Do. Nov. do. do. 3,358 89

\$6,717 78



# Statement of Returns, &c.

YORK BANK—November 6th, 1820.

Banking house, Notes and bills discounted, Specie, viz. Silver, Gold,	44,850 05 2,001 45	10,370 80 239,514 73	Capital, Surplus profits, Balances due sundry banks, Individual deposits, Our notes in circulation,	192,940 4,555 51 2,411 69 63,647 24 56,115
Foreign paper and balances due from sundry banks,		46,851 50		
Water stock,		3,492 41		
York bank stock,		300 19,140		
		<hr/>		
		\$319,669 44		\$319,669 44

34

Dividends declared the preceding year, viz. May 1st, on 192,940, at 3 per cent.  
Nov. 6th, do. do.

5,788 20  
5,788 20





